

EXHIBIT "A"

Rec'd for Record July 15 1977 27 BOOK 1024 PAGE 111
 Clerk L. A. Smith Day Recorder & Ex'd per Charles C. Keller, CLU

7463

THIS MORTGAGE, made this 14th day of July, 1977, by and between
 HOWARD C. BASS AND JOYCE M. BASS, HIS WIFE
 hereinafter called "Mortgagor," and M. ROBERT RITCHIE, JR. AND HARRIETTE B. RITCHIE,
 HIS WIFE,
 , hereinafter called "Mortgagee."

WITNESSETH: WHEREAS, Mortgagor now stands indebted unto Mortgagee in the sum of
 -----FIFTEEN THOUSAND -----
 Dollars (\$ 15,000.00), which sum was lent to the Mortgagor, evidenced by a note of even date herewith
 payable to the said Mortgagee, or order, with interest from date at the rate of eight

per cent (8 %) per annum on any unpaid balance under terms and provisions set forth in said note., and
 payable as follows:

Principal and interest being payable in monthly installments of
 ONE HUNDRED EIGHTY-TWO (\$182.00) DOLLARS each, commencing on the
1st day of September, 1977 and on the 1st day of each month
 thereafter until the principal and interest are fully paid, except
 that the final payment of principal and interest, if not sooner paid,
 shall be due and payable on the 1st day of August, 1987. *****16.00

Privilege is reserved to pay this debt in whole or in part in an
 amount equal to one or more monthly payments on the principal that
 are next due, prior to maturity.

AND WHEREAS, for the better securing of the payment of said single bill or note or notes that may be
 given hereafter in extension or renewal of the note referred to above or any part thereof, the Mortgagor does hereby
 execute this mortgage.

NOW, THEREFORE, in consideration of the sum of Ten Dollars (\$10.00), in hand paid, the said Mortgagor
 does hereby grant and convey in fee simple unto Mortgagee, its or their heirs, personal representatives, successors
 or assigns, hereinafter collectively called "Mortgagee", all that real estate located in New
 Market District, Frederick County, Maryland, and more particularly
 described as follows:

BEGINNING at an iron pipe market at the end of 228 feet on the
 second line of the whole tract of 66 acres and 12 square perches,
 said point being located in the center of a 50 foot right-of-way,
 running thence with said second line (1) N. 28° 00' W. 976 feet to
 an iron pipe marker, thence by lines of division now made; (2) S.
 42° 45' W. 1110 feet to an iron pipe marker located at the end of
 two lines - N. 81° 30' E. 200 feet and N. 89° 05' E. 163 feet from
 the end of the second line of 31,938 square foot lot of Florence M.
 Smith, thence by and with the center line of a 50 foot right-of-way;
 (3) N. 89° 45' E. 157 feet to an iron pipe marker; (4) S. 89° 45'
 E. 200 feet to an iron pipe marker; (5) S. 87° 00' E. 200 feet to an
 iron pipe marker; (6) S. 85° 30' E. 200 feet to an iron pipe marker;
 (7) S. 85° 30' E. 200 feet to an iron pipe marker; (8) S. 87° 30'
 E. 229 feet to an iron pipe market to the beginning, containing 11.250
 acres of land, more or less.

Being all and the same property which was conveyed unto Howard C.
 Bass and Joyce M. Bass, his wife, by deed from M. Robert Ritchie, Jr.
 and Harriette B. Ritchie, his wife, dated the 14th day of July,
 1977 and intended to be recorded among the land records of Frederick
 County, Maryland, prior to the recording of this mortgage.

RESERVING HOWEVER, to M. Robert Ritchie, Jr. and Harriette B.
 Ritchie, his wife, their heirs and assigns, a perpetual easement or
 right-of-way on, over and across the roadway as is now used and in
 existence from the home property of the said M. Robert Ritchie, Jr.
 and wife, on, over and across the herein conveyed premises to a fifty
 foot right of way and other property now owned by the Grantors. SUBJECT,
 ALSO, to an easement or right of way granted to J. Carlisle Smith and
 Gertrude K. Smith, his wife, by the Grantors herein, by a Grant and Con-
 veyance, dated the 14th day of July, 1977, and intended to be recorded
 among the land records of Frederick, Maryland.

16.00
 Filed Feb 5, 1982